

# BANKING PRODUCT OFFERING

2018 FEE SCHEDULES



**NEDBANK**  
**PRIVATE WEALTH**  
SINCE 1834

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At Nedbank Private Wealth we are dedicated to working with you to understand your needs as a successful and highly accomplished individual. We make a full suite of our wealth management solutions, including transactional banking, specialised lending, investment management, fiduciary and philanthropy services, available to our clients, both locally and internationally. By fully understanding your family, business and personal financial needs we aim to provide you with advice and solutions that focus on making a world of difference to your daily banking, wealth preservation and wealth accumulation needs. We understand that today's financial world has become extremely complex. Therefore, together with your private banker and our team of specialists, we will build a wealth plan that will help you navigate these complexities to deliver on your current and future goals. We will also provide advice and debt funding for attractive investment opportunities and for your more complex and specialised finance needs.

As a Nedbank Private Wealth client you have access to a range of benefits, including:

- A dedicated private banker.
- Access to an international team of specialists.
- Convenient and secure daily banking 24/7 by using our worldclass Nedbank Private Wealth app and/or dedicated internet banking site.
- Nedbank Private Wealth cards that provide you with unlimited local and international lounge access, free travel insurance, free purchase protection and free extended warranty benefits.\*
- Access to a service suite 24/7.
- Automatic free access to the Nedbank rewards programme.

We will always aim to provide you with great value for money and have attached a pricing guide for transactional banking, asset finance, home loans, cards, foreign exchange, global and specialised lending. This pricing guide will help you understand your bank charges and choose the right options for your needs. When transacting, remember that making transactions at an ATM or through one of our digital channels is not only more convenient and secure, but also cheaper than through a branch or banker. All fees quoted include VAT and are effective from 1 January 2018. If you would like more information, please call our Nedbank Private Wealth Service Suite on 0860 111 263, visit our website at [nedbankprivatewealth.co.za](http://nedbankprivatewealth.co.za) or send an email to [servicesuite@nedbankprivatewealth.co.za](mailto:servicesuite@nedbankprivatewealth.co.za).

\* Terms and conditions apply.

	2017	2018
<b>CURRENT ACCOUNTS</b>		
<b>Maintenance fees</b>		
Platinum Product Suite	R384,00	R410,00
Pay-as-you-use	R112,00	R119,00
<b>Cheque related fees</b>		
Cheque Book	1st free, thereafter R50,00	R65,00
Encashment	R40,00 plus R1,40 per R100,00 or part thereof	R50,00 plus R1,50 per R100,00 or part thereof in addition to cheque service fee
Deposit	R20,00	R30,00
Issue	1st 5 cheques per cycle free, thereafter service fees apply: R30,00 for values from R1,00 to R1 499,00 R45,00 for values above R1 500,00	R55,00 per cheque
Bank's own cheque	R85,00	R100,00
Bank Guaranteed cheques	R85,00	R100,00
<b>Cash deposits</b>		
In branch   Nedbank ATM (in envelope)	First 5 free per month thereafter R7,50 + R1,40 per R100,00 or part thereof	R7,50 plus R1,50 per R100,00 or part thereof
Intelligent Depositor ATM	No charge	First 5 free per month, thereafter R3,75 plus R0,75 per R100,00 or part thereof
<b>Other current account fees</b>		
Overdraft initiation fee (NCA deals only)	1% of limit amount with minimum of R165,00 and a maximum of R1 197,00	R165,00 plus 1% of limit value > R1 000,00 with a maximum of R1 197,00
<b>Manual payments</b>		
Internal (Nedbank to Nedbank)	R60,00	R80,00
External (Nedbank to external Bank)	R100,00	1% of the payment value with minimum of R200,00 and a maximum of R500,00
Real time payment	R70,00	R85,00
<b>CARD RELATED FEES</b>		
Declined transaction due to insufficient funds (Point of Sale)	No charge	R8,50
Declined transaction due to insufficient funds (Saswitch ATM)	No charge	R8,50

# CURRENT ACCOUNT | PRODUCT SUITE (PAGE 1 OF 2)

Effective 1 January 2018



A bundled offering of everyday banking products and services for all your banking needs.

The Product Suite offering includes :

- A current account
- Nedbank Private Wealth cheque card
- Nedbank Private Wealth credit card
- Nedbank Private Wealth American Express® Platinum card.

The monthly service fees on the cards and any supplementary cards are inclusive of the Product Suite fee.

The Product Suite provide cardholders with access to various benefits and rewards :

- Free unlimited domestic lounge visits at the Bidvest lounges
- Free travel insurance
- Rewards membership

and many more.

PRODUCT SUITE FEES	PLATINUM	GOLD <sup>1</sup> (existing clients only)
Monthly maintenance fee	R410,00	R95,00
<b>OPTIONAL OVERDRAFT</b>		
Monthly facility fee - Overdraft	R50,00	R50,00
Overdraft - Once off initiation fee - NCA clients	R165,00 plus 1% of limit value more than R1 000,00 with a maximum of R1 197,00	R165,00 plus 1% of limit value more than R1 000,00 with a maximum of R1 197,00
Overdraft - Once off initiation fee - non-NCA clients	1% of limit value (minimum R165,00 and no maximum)	1% of limit value (minimum R165,00 and no maximum)
<b>OPTIONAL GARAGE DEBIT CARD</b>		
Annual service fee	R169,00	R169,00

## The services listed in this block are complimentary with the Product Suite bundled offering.

- e-Note Subscription
- Balance enquiries and transactional listings
- Inter-account transfers
- Stop orders
- Autotransfers
- Debit orders
- Monthly statements
- Card purchases
- Point of Sale card purchases and withdrawals<sup>3</sup>
- Fuel/garage card transactions
- Cheque card replacement fee
- Nedbank ATM transactions incl balance enquiries, transaction lists and third party payments at self service terminals
- Nedbank Greenbacks Rewards membership
- Nedbank Greenbacks SHOP card
- Self-service subscription
- Digital transactions
- Cash withdrawals at Nedbank ATMs

## The transactions/charges listed in the tables below are chargeable on this account.

TRANSACTION	FEE AMOUNT
<b>TRANSFERS AND PAYMENTS</b>	
Manual payment fees Nedbank to Nedbank	R80,00
Manual payment fees Nedbank to other bank	1% transaction value with a minimum of R200,00 and a maximum of R500,00
Real time payment fees Nedbank to other bank	R85,00

TRANSACTION	FEE AMOUNT
<b>SELF SERVICE</b>	
Cell phone top-up at another bank's ATM	R7,50
Third party instant payment	R40,00

### NOTES

1. This product is being phased out and no new accounts will be opened. Please contact your Private Banker should you wish to convert your current package to the Platinum offer.
2. All foreign exchange transactions (cross border transactions) attract a currency conversion fee.
3. Fees apply at stores where cash at tillpoint is offered, including Pick 'n Pay Group.
4. These fees are determined based on notification method : Email R0.90, SMS R1,00, Fax R6,00.

Additional card fees may apply. Please refer to card pricing schedule.

All fees include VAT.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

# CURRENT ACCOUNT | PRODUCT SUITE (PAGE 2 OF 2)

Effective 1 January 2018



A bundled offering of everyday banking products and services for all your banking needs.

The Product Suite offering includes :

- A current account
- Nedbank Private Wealth cheque card
- Nedbank Private Wealth credit card
- Nedbank Private Wealth American Express® Platinum card.

The monthly service fees on the cards and any supplementary cards are inclusive of the Product Suite fee.

The Product Suite provide cardholders with access to various benefits and rewards :

- Free unlimited domestic lounge visits at the Bidvest lounges
- Free travel insurance
- Rewards membership

and many more.

The transactions/charges listed in the tables below are chargeable on this account.

TRANSACTION	FEE AMOUNT
<b>CASH TRANSACTIONS</b>	
Cash withdrawal at branch	R50,00 plus R1,50 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R7,50 plus R5,00 plus R1,50 per R100,00 or part thereof
International ATM cash withdrawal	R50,00 plus R1,50 per R100,00 or part thereof
Cash Deposit (branch)	R7,50 plus R1,50 per R100,00 or part thereof
Cash Deposit (Nedbank ATM in envelope)	R7,50 plus R1,50 per R100,00 or part thereof
Cash Deposit (Nedbank intelligent depositor)	5 free cash deposits per month, thereafter R3,75 plus R1,50 per R100,00 or part thereof
EasyPay deposit at Point of Sale <sup>3</sup>	R5,00 plus R1,50 per R100,00 or part thereof
<b>CHEQUE RELATED FEES</b>	
Ordinary cheque book - pocket 40 left counterfoil	R65,00
Cheque service fee	R55,00
Cheque deposits including ATM	R30,00
Cheque encashment	R50,00 plus R1,50 per R100,00 or part thereof (in addition to cheque service fee)
Bank guaranteed cheque	R100,00
Bank's own cheque	R100,00
Special clearance of a cheque deposited in branch	R110,00
Immediate clearance fee	R110,00
Postdated cheque	R100,00

TRANSACTION	FEE AMOUNT
<b>BALANCE ENQUIRIES</b>	
Another Bank's ATM	R6,00
International balance enquiry	R6,00
Point of Sale	R1,00
<b>OTHER FEES</b>	
Archive image of deposit slip/cheque/statement >90 days	R15,00
Denied transaction at another bank's ATM or point of sale transaction (for insufficient funds)	R8,50
Deposit book - standard	R37,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R140,00 per item for the fourth and subsequent items within 12 months
Disputed debit order	R5,00
Honouring fees	R110,00
International Currency conversion fee <sup>2</sup>	2,00%
Letter of Authority	R55,00
Lotto payment fee	R2,20 plus Notification fee <sup>4</sup>
Preparation of security documentation	R180,00
Send iMali	R8,50 for values R1,00 to R1 000,00 R14,00 for values R1 001,00 to R2 500,00
Stop-payment instruction	R55,00
Tax Certificate	R346,50

## NOTES

1. This product is being phased out and no new accounts will be opened. Please contact your Private Banker should you wish to convert your current package to the Platinum offer.
2. All foreign exchange transactions (cross border transactions) attract a currency conversion fee.
3. Fees apply at stores where cash at tillpoint is offered, including Pick 'n Pay Group.
4. These fees are determined based on notification method : Email R0.90, SMS R1,00, Fax R6,00.

Additional card fees may apply. Please refer to card pricing schedule.

All fees include VAT.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

# CURRENT ACCOUNT | PAY-AS-YOU-USE (Page 1 of 2)

Effective 1 January 2018



The Pay-as -you-use current account option includes the below fees/transactions :

- Complimentary Nedbank Greenbacks Rewards membership
- Self-service subscription
- e-Note subscription
- Electronic balance enquiries and transaction listings
- Monthly A4 statements
- First copy of statement in branch/fax/ email
- Cheque card replacement fees

PAY-AS-YOU-USE FEES	
Monthly maintenance fee	R119,00
Annual cheque card service fee	R169,00
OPTIONAL OVERDRAFT	
Monthly facility fee - Overdraft	R50,00
Overdraft - Once off initiation fee - NCA clients	R165,00 plus 1% of limit value more than R1 000,00 with a maximum of R1 197,00
Overdraft - Once off initiation fee - non-NCA clients	1% of limit value (minimum of R165,00 and no maximum)
OPTIONAL GARAGE DEBIT CARD	
Annual service fee	R169,00

TRANSACTION	FEE AMOUNT
CASH TRANSACTIONS	
Cash withdrawal at branch	R50,00 plus R1,50 per R100,00 or part thereof
Cash withdrawal at a Nedbank ATM	R5,00 plus R1,50 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R7,50 plus R5,00 plus R1,50 per R100,00 or part thereof
International ATM cash withdrawal	R50,00 plus R1,50 per R100,00 or part thereof
Cash withdrawal at point of sale	R4,00
Cash withdrawal with purchase at point of sale <sup>1</sup>	R4,00
Cash Deposit (branch)	R7,50 plus R1,50 per R100,00 or part thereof
Cash Deposit (Nedbank ATM in envelope)	R7,50 plus R1,50 per R100,00 or part thereof
Cash Deposit (Nedbank intelligent depositor)	R3,75 plus R0,75 per R100,00 or part thereof
EasyPay deposit at Point of Sale <sup>1</sup>	R5,00 plus R1,50 per R100,00 or part thereof
BALANCE ENQUIRIES	
Another Bank's ATM	R6,00
International balance enquiry	R6,00
Point of Sale	R1,00

## NOTES

1. Fees apply at stores where cash at tilpoint is offered, including Pick 'n Pay Group.
2. These fees are determined based on the internet payment notification method. Email R0,90, SMS R1,00, Fax R6,00.
3. All foreign exchange transactions (cross border transactions) attract a currency conversion fee.

TRANSACTION	FEE AMOUNT
CARD TRANSACTIONS	
Card purchases (including garage card transactions)	R4,00
Denied transaction at point of sale or other Bank's ATM (for insufficient funds)	R8,50
PAYMENTS	
Automatic payment order	R5,00
Autotransfer processing fee	R10,50
Debit order - internal	R5,00
Debit order - external	R17,00
Stop order processing fees	R17,00
SELF SERVICE	
Cell phone top-up at another bank's ATM	R7,50
Interaccount transfer at Nedbank ATM and digital channels	R4,00
Third party instant payment	R40,00
Third party payments using digital channels	R8,00
Internet payment notification - email	R0,90
Internet payment notification - SMS	R1,00
Internet payment notification - Fax	R6,00
Lotto payment fee	R2,20 plus notification fee <sup>2</sup>

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

# CURRENT ACCOUNT | PAY-AS-YOU-USE (Page 2 of 2)

Effective 1 January 2018



The Pay-as -you-use current account option includes the below fees/transactions :

- Complimentary Nedbank Greenbacks Rewards membership
- Self-service subscription
- e-Note subscription
- Electronic balance enquiries and transaction listings
- Monthly A4 statements
- First copy of statement in branch/fax/ email
- Cheque card replacement fees

TRANSACTION	FEE AMOUNT
<b>MANUAL TRANSFERS AND PAYMENTS</b>	
Nedbank to Nedbank	R80,00
Nedbank to other Bank	1% of transaction value with a minimum of R200,00 and a maximum of R500,00
Real time payment fees - Nedbank to other Bank	R85,00
Counter Interaccount transfer	R30,00
<b>CHEQUE RELATED FEES</b>	
Ordinary cheque book-pocket 40 left counterfoil	R65,00
Cheque service fee	R55,00
Cheque deposits including ATM	R30,00
Cheque encashment	R50,00 plus R1,50 per R100,00 or part thereof (in addition to cheque service fee)
Bank guaranteed cheque	R100,00
Bank's own cheque	R100,00
Special clearance of a cheque deposited in branch	R110,00
Immediate clearance fee	R110,00
Postdated cheques	R100,00

TRANSACTION	FEE AMOUNT
<b>OTHER FEES</b>	
Archive image of deposit slip/cheque/statement >90 days	R15,00
Copy of statement	R25,00
Disputed debit order	R5,00
Deposit book - standard	R37,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R140,00 per item for the fourth and subsequent items within 12 months
Honouring fees	R110,00
International Currency conversion fee <sup>3</sup>	2,00%
Letter of Authority	R55,00
Preparation of security documentation	R180,00
Replacement of Nedbank ATM card	R130,00
Send iMali	R8,50 for values R1,00 to R1 000,00 R14,00 for values R1 001,00 to R2 500,00
Stop payment instruction	R55,00
Tax Certificate	R346,50
Transaction list	R14,00

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

## NOTES

1. Fees apply at stores where cash at tilpoint is offered, including Pick 'n Pay Group.
2. These fees are determined based on the internet payment notification method. Email R0,90, SMS R1,00, Fax R6,00.
3. All foreign exchange transactions (cross border transactions) attract a currency conversion fee.



## CARDS (Page 1 of 2)

Effective 1 January 2018



Clients on a Product Suite (current account) product option receive their Nedbank Private Wealth cards (card service fees) inclusive of the Product Suite package (excluding the garage card which is optional and at a charge).

The below fees are free of charge on all the Nedbank Private Wealth cards :

- Card purchases
- Transactional SMS
- Internet banking subscription fee
- Balance enquiries at Nedbank ATM and self-service devices
- Standard card replacement fee
- Local card deliveries (branch or courier deliveries to Nedbank Private Wealth clients for all Nedbank issued cards<sup>5,6</sup>)
- Card delivery for lost/stolen (emergency) cards

With the Nedbank Private Wealth cards you receive the below benefits and more :

- Complimentary unlimited domestic lounge visits at Bidvest for the card holder<sup>7</sup>
- Complimentary travel insurance
- Complimentary Nedbank Greenbacks SHOP card to access earned rewards points as cash
- Benefits available on the American Express® Platinum Card (free Priority Pass card to access international airport lounges, Avis President Club card, Membership Rewards membership and access to a Travel concierge desk).

All information displayed refers to only the South African issued card products and not international offering .

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

CARD FEES	Nedbank Private Wealth Credit Card	Nedbank Private Wealth American Express® Platinum Card	Nedbank Private Wealth American Express® Gold Card <sup>1</sup>	Nedbank Private Wealth Garage Credit Card
<b>PRODUCT SUITE</b>				
Monthly card service fee	Free	Free	Free	R25,40
Supplementary cards	Free	Free	Free	Free
Nedbank Greenbacks rewards membership and enrolment	Free	n/a	n/a	n/a
Monthly Membership Rewards membership	n/a	Free	R21,00	n/a
Credit facility fee <sup>8</sup>	Free	Free	Free	R13,90
Once-off initiation fee for new accounts opened	R188,00	R188,00	R188,00	R188,00
<b>PAY AS YOU USE</b>				
Monthly Card service fee	R60,00	R331,00	R56,00	R25,40
Supplementary cards	Free	Free	Free	Free
Nedbank Greenbacks rewards membership and enrolment	Free	n/a	n/a	n/a
Monthly Membership Rewards membership	n/a	Free	R21,00	n/a
Credit facility fee <sup>8</sup>	R13,90	R13,90	R13,90	R13,90
Once-off initiation fee for new accounts opened	R188,00	R188,00	R188,00	R188,00

### NOTES

1. The American Express Gold card is for existing cardholders only.
2. A currency conversion fee will apply to all foreign/cross border transactions
3. Where applicable, and only available within South Africa.
4. Payment/transfer effected by Nedbank on instruction and on behalf of the client.
5. Standard delivery times apply.
6. For international delivery, charges apply unless lost/stolen emergency cards.
7. Access the Bidvest lounges with the Nedbank Private Wealth cards, free for cardholder however guests payable.
8. Charged on the Pay as you use option and any garage credit card facility. The fee relates to providing up to 55 days interest free credit facility, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the facility.

## CARDS (Page 2 of 2)

Effective 1 January 2018

Clients on a Product Suite (current account) product option receive their Nedbank Private Wealth cards (card service fees) inclusive of the Product Suite package (excluding the garage card which is optional and at a charge).

The below fees are free of charge on all the Nedbank Private Wealth cards :

- Card purchases
- Transactional SMS
- Internet banking subscription fee
- Balance enquiries at Nedbank ATM and self-service devices
- Standard card replacement fee
- Local card deliveries (branch or courier deliveries to Nedbank Private Wealth clients for all Nedbank issued cards<sup>5,6</sup>
- Card delivery for lost/stolen (emergency) cards

With the Nedbank Private Wealth cards you receive the below benefits and more :

- Complimentary unlimited domestic lounge visits at Bidvest for the card holder<sup>7</sup>
- Complimentary travel insurance
- Complimentary Nedbank Greenbacks SHOP card to access earned rewards points as cash
- Benefits available on the American Express® Platinum Card (free Priority Pass card to access international airport lounges, Avis President Club card, Membership Rewards membership and access to a Travel concierge desk).

All information displayed refers to only the South African issued card products and not international offering .

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

TRANSACTION	FEE AMOUNT
<b>PURCHASES</b>	
Fuel transaction fee	R5,00
<b>CASH WITHDRAWALS</b>	
Over the counter - Nedbank branches	R50,00 plus R1,50 per R100,00
Nedbank ATM	R5,00 plus R1,50 per R100,00
Other bank's ATM	R13,00 plus R1,50 per R100,00
International ATM cash withdrawal <sup>2</sup>	R50,00 plus R1,50 per R100,00
<b>DEPOSITS</b>	
Cash (branch over the counter/Nedbank ATM)	R30,00 plus R1,50 per R100,00
Cheque (branch over the counter/Nedbank ATM)	R30,00
<b>BALANCE ENQUIRIES</b>	
At Nedbank branch	R6,00
Another Bank's ATM	R6,00

### NOTES

1. The American Express Gold card is for existing cardholders only.
2. A currency conversion fee will apply to all foreign/cross border transactions
3. Where applicable, and only available within South Africa.
4. Payment/transfer effected by Nedbank on instruction and on behalf of the client.
5. Standard delivery times apply.
6. For international delivery, charges apply unless lost/stolen emergency cards.
7. Access the Bidvest lounges with the Nedbank Private Wealth cards, free for cardholder however guests payable.
8. Charged on the Pay as you use option and any garage credit card facility. The fee relates to providing up to 55 days interest free credit facility, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the facility.



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TRANSACTION	FEE AMOUNT
<b>TRANSFERS AND PAYMENTS</b>	
Interaccount transfer (internet and self-service terminals)	R4,00
Electronic payments (internet and self-service terminals)	R8,00
Manual payment fee <sup>4</sup>	R80,00 per transaction
Transfer in branch	R60,00
<b>OTHER FEES</b>	
Internet Banking - payment notification : SMS	R1,00
Internet Banking - payment notification : email	R0,90
Internet Banking - payment notification : fax	R6,00
Dishonoured payment	R110,00
Tracing fee	Up to R377,00
Incorrect disputed transaction fee (local and international)	R150,00
International currency conversion fee <sup>2</sup>	2,00%
Special clearance of a cheque deposited in a branch	R110,00
Same day card replacement and delivery service (local) <sup>3</sup>	R375,00
Declined transaction fee for insufficient funds on credit card at other bank's ATM or point of sale)	R8,50

# MONEY MARKET INVESTMENT ACCOUNT (Page 1 of 2)

Effective 1 January 2018



Where balance of R20 000 or more and debit transactions of R500 or more maintained, the following fees are free :

- Electronic payments - internal debit order and automatic payment order
- Card purchases at point of sale
- Cheque issue
- Stop orders
- Counter interaccount transfer
- Payment (digital channels)

MONEY MARKET INVESTMENT FEES	Balances R20 000 or more and debit transactions greater than R500	Balances less than R20 000 and debit transactions less than R500
Monthly account maintenance fee	R0,00	R22,00
Monthly Visa Electron/Maestro debit card service fee	R0,00	R4,00
Annual cheque card service fee	R169,00	R169,00
Monthly Nedbank Greenbacks rewards linkage fee	R18,00	R18,00

The fees below are levied on this account where the balance is below R20 000 or the transaction value is below R500.

TRANSACTION	FEE AMOUNT
Cheque service fee	R70,00
Internal debit order	R5,00
External debit order	R17,00
Stop order	R17,00
Point of sale transaction	R4,00

TRANSACTION	FEE AMOUNT
Auto transfer	R10,25
Counter interaccount transfer	R60,00
Interaccount transfer (digital channels)	R4,00
Payment (digital channels)	R8,00

The fees below are levied on this account irrespective of the balance maintained or the transaction value.

TRANSACTION	FEE AMOUNT
<b>CASH TRANSACTIONS</b>	
Cash withdrawal at branch	R50,00 plus R1,50 per R100,00 or part thereof
Cash withdrawal at a Nedbank ATM	R1,50 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R7,50 plus R5,00 plus R1,50 per R100,00 or part thereof
International ATM cash withdrawal	R50,00 plus R1,50 per R100,00 or part thereof
Cash withdrawal at point of sale	R4,00
Cash withdrawal with purchase at point of sale <sup>1</sup>	R4,00
Cash Deposit (branch)	R30,00 plus R1,50 per R100,00 or part thereof
Cash Deposit (Nedbank ATM in envelope)	R20,00 plus R1,50 per R100,00 or part thereof
Cash Deposit (Nedbank intelligent depositor)	R1,00 per R100,00 or part thereof
EasyPay deposit at Point of Sale <sup>1</sup>	R5,00 plus R1,50 per R100,00 or part thereof

TRANSACTION	FEE AMOUNT
<b>SELF SERVICE</b>	
Archive image of deposit slip/cheque	R2,00
Cell phone top-up at Nedbank's ATM	R1,00
Cell phone top-up at another bank's ATM	R7,50
Instant payment	R40,00
Internet banking subscription fee (per month)	R16,00
Internet payment notification - email	R0,90
Internet payment notification - Fax	R6,00
Internet payment notification - SMS	R1,00
Lotto payment fee	R2,20 plus notification fee <sup>2</sup>
Statement	First free per cycle, thereafter R5,00

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

## NOTES

1. Fees apply at stores where cash at tillpoint is offered, including Pick 'n Pay Group<sup>2</sup>.
2. These fees are determined based on the internet payment notification method. Email R0,90, SMS R1,00, Fa R6,00.
3. All foreign exchange transactions (cross border transactions) attract a currency conversion fee.

# MONEY MARKET INVESTMENT ACCOUNT (Page 2 of 2)

Effective 1 January 2018



Where balance of R20 000 or more and debit transactions of R500 or more maintained, the following fees are free :

- Electronic payments - internal debit order and automatic payment order
- Card purchases at point of sale.
- Cheque issue
- Stop orders
- Counter interaccount transfer
- Payment (digital channels)

The fees below are levied on this account irrespective of the balance maintained or the transaction value.

TRANSACTION	FEE AMOUNT
<b>BALANCE ENQUIRIES</b>	
Another Bank's ATM	R6,00
International balance enquiry	R6,00
Counter balance enquiry	R6,00
Point of Sale	R1,00
<b>CARD TRANSACTIONS</b>	
Denied transaction at other banks ATM or point of sale transaction (for insufficient funds)	R8,50
Garage card transaction	R4,00
<b>CHEQUE RELATED FEES</b>	
Ordinary cheque book - pocket 40 left counterfoil	R65,00
Cheque deposits including ATM	R30,00
Cheque encashment	R50,00 plus R1,50 per R100,00 or part thereof in addition to cheque service fees
Bank guaranteed cheque	R100,00
Bank's own cheque	R100,00
Special clearance of a cheque deposited in branch	R110,00
Immediate clearance fee	R110,00
Postdated cheques	R100,00
<b>TRANSFERS AND PAYMENTS</b>	
Manual payment fees - Nedbank to Nedbank	R80,00
Manual payment fees - Nedbank to other Bank	1% of transaction value with a minimum of R200,00 and a maximum of R500,00.
Real time payment fees - Nedbank to other Bank	R85,00

TRANSACTION	FEE AMOUNT
<b>STATEMENTS</b>	
Copy of A4 statement (branch/fax/email (per PDF file))	First free per cycle, then R30,00 per statement
Counter statement (transaction list)	R15,00
Counter archived statement (up to 5 years)	R15,00
Nedbank ATM	R6,00
<b>OTHER FEES</b>	
Archive image of deposit slip/cheque/statement >90 days	R15,00
Deposit book	R37,00
Deposit correction	R15,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R60,00 increasing to R150,00 per item for the fourth and subsequent items within 12 months
Disputed debit order	R5,00
e-Notes Monthly subscription	R12,00
Honouring fees	R90,00
International Currency conversion fee <sup>3</sup>	2,00%
Letter of Authority	R55,00
Preparation of security documentation	R180,00
Replacement of Nedbank ATM card	R130,00
Send iMali	R8,50 for values R1,00 to R1 000,00 R14,00 for values R1 001,00 to R2 500,00
Stop payment	R55,00
Tax certificate	R346,50

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

## NOTES

1. Fees apply at stores where cash at tillpoint is offered, including Pick 'n Pay Group<sup>2</sup>.
2. These fees are determined based on the internet payment notification method. Email R0,90, SMS R1,00, Fa R6,00.
3. All foreign exchange transactions (cross border transactions) attract a currency conversion fee.

# FOREIGN EXCHANGE (FOREX)

Effective 1 January 2018



Your private banker can provide access to foreign exchange services whether it is for travelling overseas or to make use of global solutions for sending or receiving money.

The foreign exchange services (the cash passport and foreign notes) arranged through your private banker are delivered to you free of charge.

TRANSACTION	FEE AMOUNT
<b>TRAVEL SERVICES ARRANGED VIA PRIVATE BANKER</b>	
Commission on cash (foreign banknotes inc Cash Passport) <sup>1</sup>	1%
Cash Passport - card fee <sup>1,4</sup>	R159,60
Cash Passport - cross currency conversion fee <sup>1,4</sup>	4%
Cash Passport - encashment of unused funds on card by client <sup>1,4</sup>	1%
<b>BRANCH SERVICES</b>	
<b>Travellers cheque purchases (client selling to Nedbank)<sup>2</sup></b>	
Commission	2,20%
Minimum charge	R100,00
<b>Foreign banknotes purchases and sales (Nedbank)<sup>2</sup></b>	
Commission	2,00%
Minimum charge	R100,00
<b>CMA Banknotes<sup>5</sup></b>	
Commission	3,25%
Minimum charge	R110,00
<b>Prepaid travel card</b>	
Commission	2%
Minimum charge	R70,00
Initial card fee	R150,00
Back up card	Free

## NOTES

1. Terms and conditions apply to these services.
2. Issued at Nedbank Branches and, where applicable, Nedbank Global.
3. Available to eligible clients on application.
4. Subject to change.
5. Common monetary area.

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

TRANSACTION	FEE AMOUNT
<b>GLOBAL SERVICES</b>	
<b>Foreign Bank Drafts Issued<sup>2</sup></b>	
Commission	1,31%
Minimum charge	R192,00
Maximum charge	R1 118,00
Communication fee	R152,00
Stop-payment/Repurchase instruction	R488,00
<b>Inward Telegraphic Transfer of funds - Amounts over R2,000<sup>2</sup></b>	
Commission	0,63%
Minimum charge	R155,00
Maximum charge	R780,00
<b>Inward Telegraphic transfer of funds - Amounts under R2,000<sup>2</sup></b>	
Communication (excludes foreign bank charges)	R100,00
Pension payments <sup>3</sup>	R54,00
Payment search (minimum)	R222,00
<b>Outward Telegraphic transfer of funds<sup>2</sup></b>	
Commission	0,59%
Minimum charge	R148,00
Maximum charge	R818,00
Communication fee	R112,00
Courier fee	R119,00
Incorrect Instructions (excludes foreign charges)	R250,00
<b>Purchase Foreign Cheques/Drafts (B/Ps)<sup>2</sup></b>	
Commission	0,80%
Minimum charge	R200,00
Maximum charge	R1 025,00
Payment search	R283,00
Unpaid advice (exclude foreign charges)	R200,00

# HOME LOANS

Effective 1 January 2018

Select a Home Loan as one of our flexible financing solutions.

The long term finance is structured over a maximum repayment period of 240 months with flexible repayment options and providing you access to your surplus funds in your account.

HOME LOAN FEES		FEE AMOUNT	
<b>MONTHLY SERVICE FEES</b>			
Existing pre-NCA <sup>1</sup> client with a bond < R500 000		R5,70	
Existing pre-NCA <sup>1</sup> client with a bond >= R500 000		R68,40	
New clients and existing post-NCA <sup>1</sup> clients		R68,40	
<b>INITIATION FEES</b>		<b>WITHIN NATIONAL CREDIT ACT</b>	<b>OUTSIDE NATIONAL CREDIT ACT</b>
New Loan		R5 985,00	Percentage of loan amount (risk based) minimum R6 840,00
Further loan <sup>2</sup>		R5 985,00	Percentage of increase amount (risk based) minimum R5 700,00
Re-Advance <sup>3</sup>		No fee	No fee

TRANSACTION		FEE AMOUNT
<b>DEPOSITS</b>		
Cash deposit fee <sup>4</sup>		R30,00 plus R1,50 per R100,00 or part thereof
Cheque deposit fee		R30,00

## NOTES

1. NCA refers to the National Credit Act that came into effect on loans 1 June 2007.
2. New credit extended beyond initial loan amount or extension of term
3. A readvance up to a maximum of initial loan amount with no extension of term.
4. Cash deposit fees will be charged every time 'cash' deposits are made into a home loan account.

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

# VEHICLE AND ASSET FINANCE

Effective 1 January 2018

A flexible vehicle and asset solution to meet your short to medium term needs with varied structuring features.

## VEHICLE AND ASSET FINANCE FEES

Monthly service fees	R68,40
Initiation fees - NCA clients	R1 197,00
Initiation fees - non-NCA clients	R2 850,00
Early settlement fee <sup>1</sup>	Interest on the outstanding capital amount (in the event that 90 (ninety) days notice is not given to the Bank
Restructure fee	R1 197,00

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

### NOTES

1. Applicable to agreements with an original principal debt value of R250 000 or more.

# STRUCTURED LENDING

Effective 1 January 2018

A client-centric solution offering a consolidated facility with a flexibility in rates, term, repayment and security structures.



STRUCTURED LENDING FEE	Within National Credit Act	Outside National Credit Act
Monthly service fees (pre-NCA <sup>1</sup> loans)	R57,00 per loan	R57,00 per loan
Monthly service fees (post-NCA <sup>1</sup> loans)	R68,40 per loan	R108,30 per account
Initiation fee	Maximum R1 254,00 without bond registration or R5 985,00 with bond registration. Excludes property valuation fees.	Percentage of loan amount (risk based), minimum of R8 550,00
Further loan/amendment fee	Charged as initiation fee	Percentage of increase amount (risk based), minimum of R5 700,00

TRANSACTION	FEE AMOUNT
<b>DEPOSITS</b>	
Cash deposit fee	R30,00 plus R1,50 per R100,00 or part thereof
Cheque deposit fee	R30,00
<b>DRAWDOWNS</b>	
Drawdowns to nominated account	Free
Drawdowns to another non-Nedbank account	1% of transaction value with a minimum of R200,00 and a maximum of R 500,00.
Drawdowns to another Nedbank account	R80,00

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

## NOTES

1. NCA refers to the National Credit Act that came into effect on loans 1 June 2007



# LETTER OF GUARANTEE

Effective 1 January 2018

Access to Bank Undertakings in the form of Guarantees as a payment instrument.



FEES	STANDARD GUARANTEE	NON-STANDARD <sup>1</sup> GUARANTEE
<b>GUARANTEE ISSUED AGAINST BANKING PRODUCTS</b>		
<b>Establishment Fees</b>		
R0,00 - R99 999,99	R850,00	R1 720,00
R100 000,00 - R499 999,99	R1 155,00	R2 270,00
R500 000,00 - R999 999,99	R3 250,00	R6 480,00
R1 000 000,00 +	R5 000,00	R10 370,00
<b>Renewal Fees<sup>2</sup></b>		
R0,00 - R99 999,99	R850,00	R850,00
R100 000,00 - R499 999,99	R1 155,00	R1 155,00
R500 000,00 - R999 999,99	R3 250,00	R3 250,00
R1 000 000,00 +	R5 000,00	R5 000,00
<b>Amendment Fees</b>		
Amendment, including increase of letter of guarantee amount	R760,00	R760,00
<b>Non-takeup</b>		
Non-takeup Fees	R760,00	R760,00

FEES	STANDARD GUARANTEE	NON-STANDARD <sup>1</sup> GUARANTEE
<b>GUARANTEE ISSUED AGAINST INVESTMENT PORTFOLIO</b>		
<b>Establishment and Renewal Fees</b>		
R0,00 - R39 999,99	R930,00	R930,00
R40 000,00 - R99 999,99	R1 230,00	R1 230,00
R100 000,00 - R499 999,99	R3 540,00	R3 540,00
R500 000,00 +	R5 440,00	R5 440,00
<b>Amendment Fees</b>		
Amendment, including increase of letter of guarantee amount	R800,00	R800,00
<b>Non-takeup</b>		
Non-takeup Fees	R800,00	R800,00

All fees include VAT

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

## NOTES

1. Approval and use of non-standard guarantee formats.
2. Property guarantees are renewed every three months and performance guarantees are renewed every six months..